



TORQ Analysis of Financial Analysts to Sales Agents, Securities and Commodities

INPUT SECTION:

| Transfer | Title | O*NET | Filters | | |
|--------------------|--|------------|------------|----------------------|-----------|
| From Title: | Financial Analysts | 13-2051.00 | Abilities: | Importance Level: 50 | Weight: 1 |
| To Title: | Sales Agents, Securities and Commodities | 41-3031.01 | Skills: | Importance Level: 69 | Weight: 1 |
| Labor Market Area: | Maine Statewide | | Knowledge: | Importance Level: 69 | Weight: 1 |

OUTPUT SECTION:

Grand TORQ:

91

| Ability TORQ | | Skills TORQ | | Knowledge TORQ | |
|--------------|----|-------------|----|----------------|----|
| Level | 95 | Level | 90 | Level | 87 |

| Gaps To Narrow if Possible | | | | Upgrade These Skills | | | | Knowledge to Add | | | |
|----------------------------|-------|-----|------|-----------------------|-------|-----|------|-------------------------------|-------|-----|------|
| Ability | Level | Gap | Impt | Skill | Level | Gap | Impt | Knowledge | Level | Gap | Impt |
| Speech Recognition | 57 | 11 | 72 | Persuasion | 75 | 19 | 78 | Customer and Personal Service | 89 | 29 | 95 |
| Fluency of Ideas | 57 | 11 | 62 | Social Perceptiveness | 71 | 18 | 78 | Sales and Marketing | 55 | 29 | 76 |
| Oral Expression | 66 | 6 | 84 | Speaking | 73 | 11 | 95 | | | | |
| Speech Clarity | 51 | 5 | 78 | Service Orientation | 65 | 11 | 79 | | | | |
| Problem Sensitivity | 60 | 5 | 72 | Active Listening | 75 | 6 | 99 | | | | |
| Category Flexibility | 53 | 5 | 65 | Active Learning | 73 | 1 | 78 | | | | |
| Oral Comprehension | 62 | 3 | 84 | | | | | | | | |
| Originality | 51 | 3 | 53 | | | | | | | | |
| Deductive Reasoning | 64 | 2 | 72 | | | | | | | | |
| Number Facility | 57 | 2 | 53 | | | | | | | | |


















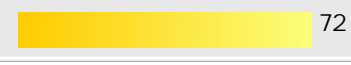





























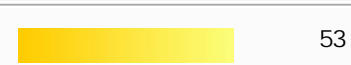



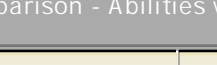
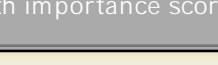

LEVEL and IMPT (IMPORTANCE) refer to the Target Sales Agents, Securities and Commodities. GAP refers to level difference between Financial Analysts and Sales Agents, Securities and Commodities.

ASK ANALYSIS












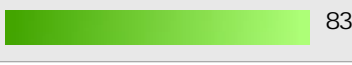





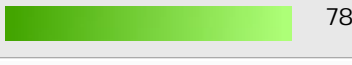



Ability Level Comparison - Abilities with importance scores over 50

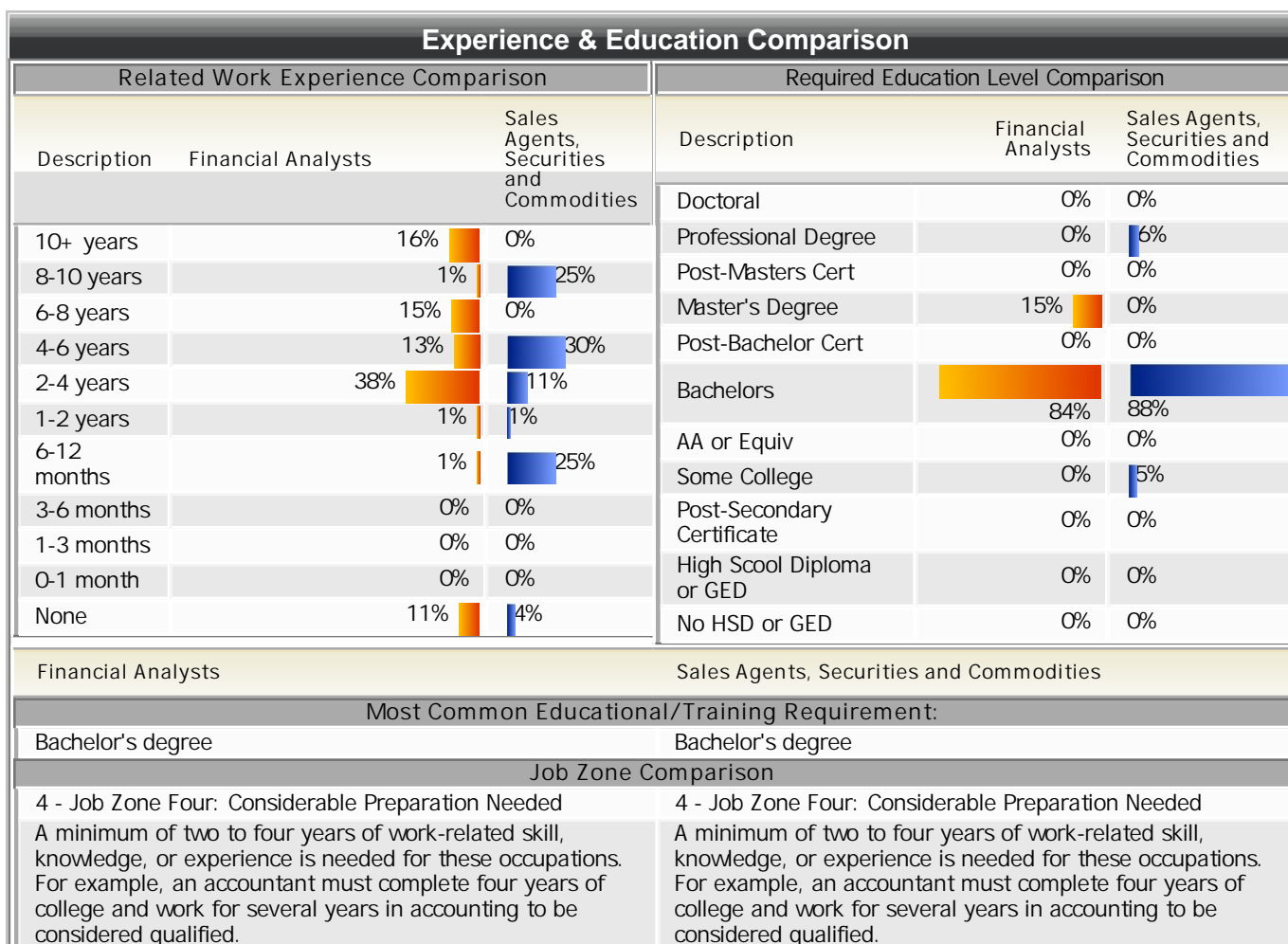
| Description | Financial Analysts | Sales Agents, Securities and Commodities | Importance |
|-------------|--------------------|--|------------|
|-------------|--------------------|--|------------|



| | | | |
|------------------------|--|---|--|
| Oral Comprehension |  59 |  62 |  84 |
| Oral Expression |  60 |  66 |  84 |
| Written Comprehension |  62 |  62 |  78 |
| Speech Clarity |  46 |  51 |  78 |
| Problem Sensitivity |  55 |  60 |  72 |
| Deductive Reasoning |  62 |  64 |  72 |
| Inductive Reasoning |  51 |  51 |  72 |
| Near Vision |  59 |  55 |  72 |
| Speech Recognition |  46 |  57 |  72 |
| Category Flexibility |  48 |  53 |  65 |
| Written Expression |  59 |  51 |  62 |
| Fluency of Ideas |  46 |  57 |  62 |
| Information Ordering |  51 |  48 |  62 |
| Mathematical Reasoning |  53 |  51 |  56 |
| Selective Attention |  42 |  35 |  56 |
| Originality |  48 |  51 |  53 |
| Number Facility |  55 |  57 |  53 |
| Flexibility of Closure |  48 |  42 |  50 |

Skill Level Comparison - Abilities with importance scores over 69

| Description | Financial Analysts | Sales Agents, Securities and Commodities | Importance |
|-----------------------|--|---|--|
| Active Listening |  69 |  75 |  99 |
| Speaking |  62 |  73 |  95 |
| Time Management |  70 |  70 |  91 |
| Reading Comprehension |  70 |  67 |  83 |
| Service Orientation |  54 |  65 |  79 |
| Critical Thinking |  70 |  69 |  78 |
| Active Learning |  72 |  73 |  78 |





Most of these occupations require a four - year bachelor's degree, but some do not.

Employees in these occupations usually need several years of work-related experience, on-the-job training, and/or vocational training.

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Tasks

Financial Analysts

Core Tasks

Generalized Work Activities:

- Analyzing Data or Information - Identifying the underlying principles, reasons, or facts of information by breaking down information or data into separate parts.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.

Specific Tasks

Occupation Specific Tasks:

- Analyze financial information to produce forecasts of business, industry, and economic conditions for use in making investment decisions.
- Assemble spreadsheets and draw charts and graphs used to illustrate technical reports, using computer.
- Collaborate with investment bankers to attract new corporate clients to securities firms.
- Contact brokers and purchase investments for companies, according to company policy.
- Determine the prices at which securities should be syndicated and offered to the public.
- Evaluate and compare the relative quality of various securities in a given industry.
- Interpret data affecting investment programs, such as price, yield, stability, future trends in investment risks, and economic influences.
- Maintain knowledge and stay abreast of

Sales Agents, Securities and Commodities

Core Tasks

Generalized Work Activities:

- Selling or Influencing Others - Convincing others to buy merchandise/goods or to otherwise change their minds or actions.
- Making Decisions and Solving Problems - Analyzing information and evaluating results to choose the best solution and solve problems.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Communicating with Persons Outside Organization - Communicating with people outside the organization, representing the organization to customers, the public, government, and other external sources. This information can be exchanged in person, in writing, or by telephone or e-mail.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.

Specific Tasks

Occupation Specific Tasks:

- Contact prospective customers in order to present information and explain available services.
- Determine customers' financial services needs, and prepare proposals to sell services that address these needs.
- Develop prospects from current commercial customers, referral leads, and sales and trade meetings.
- Evaluate costs and revenue of agreements in order to determine continued profitability.
- Make presentations on financial services to groups in order to attract new clients.
- Prepare forms or agreements to complete sales.
- Review business trends in order to advise



developments in the fields of industrial technology, business, finance, and economic theory.

- Monitor fundamental economic, industrial, and corporate developments through the analysis of information obtained from financial publications and services, investment banking firms, government agencies, trade publications, company sources, and personal interviews.
- Prepare plans of action for investment based on financial analyses.
- Present oral and written reports on general economic trends, individual corporations, and entire industries.
- Recommend investments and investment timing to companies, investment firm staff, or the investing public.

Detailed Tasks

Detailed Work Activities:

- advise clients on financial matters
- analyze financial data
- analyze financial information to project future revenues or expense
- analyze market conditions
- analyze scientific research data or investigative findings
- analyze social or economic data
- compile data for financial reports
- compute financial data
- conduct financial investigations
- create mathematical or statistical diagrams or charts
- evaluate degree of financial risk
- follow tax laws or regulations
- gather relevant financial data
- identify financial risks to company
- interpret charts or tables for social or economic research
- make presentations on financial matters
- perform general financial analysis
- prepare financial reports
- use computers to enter, access and retrieve financial data
- use knowledge of economic trends
- use spreadsheet software
- use statistical cost estimation methods

Technology - Examples

Analytical or scientific software

- Analyse-it Software
- Decisioneering Crystal Ball
- Genetic algorithm software

customers regarding expected fluctuations.

- Sell services and equipment, such as trusts, investments, and check processing services.

Detailed Tasks

Detailed Work Activities:

- access media advertising services
- advise clients on financial matters
- advise clients or customers
- complete information on loan forms
- conduct sales presentations
- ensure correct grammar, punctuation, or spelling
- evaluate degree of financial risk
- evaluate product quality for sales activities
- fill out business or government forms
- follow contract, property, or insurance laws
- interview customers
- maintain records, reports, or files
- maintain telephone logs
- make decisions
- make presentations on financial matters
- motivate people
- obtain information from individuals
- prepare reports
- provide customer service
- sell products or services
- sell securities services
- use computers to enter, access or retrieve data
- use interpersonal communication techniques
- use knowledge of economic trends
- use knowledge of written communication in sales work
- use marketing techniques
- use public speaking techniques
- use sales techniques

Technology - Examples

Compliance software

- Regulatory agency compliance software

Customer relationship management CRM software

- CSI Complex Systems ClientTrade

Data base user interface and query software

- Data entry software

- FundCount Web

Desktop communications software



- Keypoint DataDesk

- Mathematical software

- Palisade Evolver

- Palisade StatTools

- Pattern recognition software

- SAS JMP

- The Mathworks MATLAB

- Ward Systems Group GeneHunter

- Ward Systems Group NeuralShell Predictor

- Wolfram Research Mathematica

Charting software

- Data visualization software

- Montgomery Investment Technology Utility XL

- TickQuest NeoTicker

Data base management system software

- Oracle software

Data base user interface and query software

- IBM Lotus Approach

- Microsoft Access

Enterprise resource planning ERP software

- SSA Global Infinium Financial Management

Expert system software

- Ivorix Neurostrategy Finance

- Matheny Pattern Forecaster Plus

- Neural network modeling software

- NeuroSolutions for MatLab

Financial analysis software

- Advanced Portfolio Technologies Report Builder

- Advanced Portfolio Technologies Simulator

- AnalyzerXL software

- Annuities analysis software

- Aspen Graphics software

- BizBench Benchmarking Software

- BizPricer Business Valuation Software

- Business Forecast Systems Forecast Pro

- ADP/Vantra VOLTS

- Imagine Software Imagine Trading System

Electronic mail software

- Email software

Financial analysis software

- AIQ Systems TradingExpert Pro

- AnalyzerXL software

- Aspen Research Group Aspen Graphics

- CableSoft LiveWire Trader

- Calypso Technology Calypso Asset Management

- Derivicom FinOptions XL

- Leading Market Technologies EXPO

- SunGard MicroHedge

- Trading Blox software

Internet browser software

- Web browser software

Office suite software

- Microsoft Office

Presentation software

- Microsoft PowerPoint

Spreadsheet software

- Microsoft Excel

Word processing software

- Microsoft Word

Tools - Examples

- Desktop computers

- Notebook computers

- Personal computers

- Tablet computers

- Mobile computing devices



- DealMaven Comparable Company Valuation Analysis
- DealMaven M&A Accretion/Dilution One-Pager
- DealMaven Modeling ToolPack for Excel
- Derivatives Imagine Trading System
- Derivicom FinOptions XL
- Economic forecasting software
- Experian Credinomics
- Express Business Valuations
- Financial modeling software
- FinEng Solutions PerfoRM
- FinEng Solutions Quantis
- Fractal pattern analysis software
- Genetic algorithm optimization software
- Harland Financial Solutions DecisionPro
- I-flex Solutions Reveleus Investment Performance Measurement
- Innova Financial Solutions Derivatives Expert
- Leading Market Technologies EXPO
- Longview Consolidation
- Longview Solutions Khalix
- Market forecast software
- MergerStat Control Premiums
- MergerStat Price to Earnings Ratios
- Mid-Market Comps software
- MoneySoft Corporate Valuation
- Monte carlo simulation software
- Montgomery Investment Technology Bonds XL
- Montgomery Investment Technology Exotics XL
- Montgomery Investment Technology FinTools
- Montgomery Investment Technology Options XL
- Montgomery Investment Technology QuoteTools
- Montgomery Investment Technology Risk XL



- Montgomery Investment Technology SigTools
- Moss Adams Profit Mentor
- Mutual fund analysis software
- NeuroSolutions Trading Solutions
- OptionVue Options Analysis
- Palisade Bond @nalyst
- Peer-to-Peer Financial Analysis
- Pi Blue OptWorks Excel
- Portfolio management software
- Pricing software
- Quantifying marketability discount QMD modeling software
- RiskMetrics Group WealthBench
- Securities analysis software
- Spreadware Business Financial Analysis
- Spreadware Business Valuator
- Spreadware Pro Forma
- Steele Mutual Fund and Variable Annuity Expert
- SunGard BancWare
- SunGard Kiodex Risk Workbench
- TechHackers Convertible Bond @nalyst
- TechHackers Credit @nalyst
- TechHackers Exotic @nalyst
- TechHackers Financial @nalyst
- TechHackers IRO @nalyst
- TechHackers MBS @nalyst
- TechHackers Swap @nalyst
- Tetrahex Fractal Finance
- Tips Standard Securities Calculation Bond Analytics Module
- Tips Standard Securities Calculation Mortgage-Backed Analytics Module
- Trendsetter Software ProAnalyst
- Unlimited Learning Resources Valusource Pro



- ValuSource BIZCOMPS
- Whitebitch Software Projected Financials
- Wolfram Research Derivatives
- Wolfram Research Mathematica Finance Essentials
- Wolfram Research Mathematica UnRisk Pricing Engine

Information retrieval or search software

- dailyVest Investment Personalization Platform
- TradeTools Financial Market Databases
- TradeTools Monthly U.S. Economic Database
- Ward Systems Group NeuroShell Trader

Presentation software

- DealMaven PresLink for PowerPoint and Word
- Microsoft PowerPoint

Spreadsheet software

- Apple AppleWorks
- Corel QuattroPro
- IBM Lotus 1-2-3
- Microsoft Excel
- Spreadsheet software

Word processing software

- Microsoft Word
- Report generation software

Tools - Examples

- 10-key calculators
- Desktop computers
- Notebook computers
- Personal computers
- Personal digital assistants PDA
- Tablet computers

Labor Market Comparison

| Description | Financial Analysts | Sales Agents, Securities and Commodities | Difference |
|-------------|--------------------|--|------------|
|-------------|--------------------|--|------------|



| | | | |
|---------------------------------------|-----------|-----------|------------|
| Median Wage | \$ 71,380 | \$ 65,230 | \$(6,150) |
| 10th Percentile Wage | \$ 42,650 | \$ 35,780 | \$(6,870) |
| 25th Percentile Wage | N/A | N/A | N/A |
| 75th Percentile Wage | \$ 86,220 | \$103,750 | \$ 17,530 |
| 90th Percentile Wage | \$107,560 | N/A | N/A |
| Mean Wage | \$ 73,130 | \$ 79,360 | \$ 6,230 |
| Total Employment - 2007 | 210 | N/A | N/A |
| Employment Base - 2006 | 243 | 1,054 | 811 |
| Projected Employment - 2016 | 268 | 1,109 | 841 |
| Projected Job Growth - 2006-2016 | 10.3 % | 5.2 % | -5.1 % |
| Projected Annual Openings - 2006-2016 | 4 | 33 | 29 |

National Job Posting Trends

Trend for Financial Analysts

Trend for
Sales
Agents,
Securities
and
Commodities

Job Trends from Indeed.com

— Financial Analyst — Broker

Data from [Indeed](http://Indeed.com)

Recommended Programs

Financial Planning

Financial Planning and Services. A program that prepares individuals to plan and manage the financial interests and growth of individuals and institutions. Includes instruction in portfolio management, investment management, estate planning, insurance, tax planning, strategic investing and planning, financial consulting services, and client relations.

| Institution | Address | City | URL |
|-------------|---------|------|-----|
|-------------|---------|------|-----|



| | | | |
|---|------------------|---------|--|
| University of Maine at Augusta | 46 University Dr | Augusta | www.uma.maine.edu/ |
| University of Maine at Augusta | 46 University Dr | Augusta | www.uma.maine.edu/ |
| Investments and Securities | | | |
| Investments and Securities. A program that prepares individuals to manage assets placed in capital markets, and related technical operations. Includes instruction in security analysis, debt and equity analysis, investment strategies, securities markets, computer-assisted research, portfolio management, portfolio performance analysis, and applications to specific investment problems and business situations. | | | |
| No schools available for the program | | | |
| Business and Personal/Financial Services Marketing Operations | | | |
| Business and Personal/Financial Services Marketing Operations. A program that prepares individuals to perform marketing and operational tasks associated with the provision of personal and financial services. Includes instruction in banking, marketing research, advertising, promotional campaign organization, insurance, media relations, and applicable technical and administrative skills | | | |
| No schools available for the program | | | |

Maine Statewide Promotion Opportunities for Financial Analysts

| O*NET Code | Title | Grand TORQ | Job Zone | Employment | Median Wage | Difference | Growth | Annual Job Openings |
|------------|--|------------|----------|------------|--------------|-------------|--------|---------------------|
| 13-2051.00 | Financial Analysts | 100 | 4 | 210 | \$71,380.00 | \$0.00 | 10% | 4 |
| 13-2052.00 | Personal Financial Advisors | 92 | 3 | 360 | \$94,100.00 | \$22,720.00 | 10% | 13 |
| 25-1063.00 | Economics Teachers, Postsecondary | 86 | 5 | 80 | \$73,830.00 | \$2,450.00 | 11% | 2 |
| 23-1011.00 | Lawyers | 84 | 5 | 1,910 | \$80,120.00 | \$8,740.00 | 6% | 73 |
| 11-2022.00 | Sales Managers | 80 | 4 | 1,310 | \$72,720.00 | \$1,340.00 | 3% | 32 |
| 11-2021.00 | Marketing Managers | 79 | 4 | 570 | \$74,560.00 | \$3,180.00 | 7% | 17 |
| 11-3021.00 | Computer and Information Systems Managers | 79 | 5 | 870 | \$83,130.00 | \$11,750.00 | 8% | 21 |
| 23-1023.00 | Judges, Magistrate Judges, and Magistrates | 78 | 5 | 80 | \$115,160.00 | \$43,780.00 | 1% | 2 |
| 11-1021.00 | General and Operations Managers | 78 | 4 | 8,490 | \$77,050.00 | \$5,670.00 | -5% | 209 |
| 11-1011.00 | Chief Executives | 77 | 5 | 750 | \$102,290.00 | \$30,910.00 | -6% | 25 |
| 11-3061.00 | Purchasing Managers | 76 | 4 | 330 | \$72,560.00 | \$1,180.00 | 2% | 11 |
| 29-1051.00 | Pharmacists | 75 | 5 | 1,190 | \$112,550.00 | \$41,170.00 | 22% | 46 |
| 11-9121.00 | Natural Sciences Managers | 74 | 5 | 180 | \$79,810.00 | \$8,430.00 | 8% | 5 |



| | | | | | | | | |
|------------|---|----|---|-----|-------------|------------|-----|---|
| 25-1061.00 | Anthropology and Archeology Teachers, Postsecondary | 72 | 5 | 50 | \$74,360.00 | \$2,980.00 | 8% | 1 |
| 15-1032.00 | Computer Software Engineers, Systems Software | 71 | 4 | 290 | \$73,410.00 | \$2,030.00 | 11% | 8 |

Top Industries for Sales Agents, Securities and Commodities

| Industry | NAICS | % in Industry | Employment | Projected Employment | % Change |
|--|--------|---------------|------------|----------------------|----------|
| Securities and commodity contracts, brokerages, and exchanges | 5231-2 | 44.53% | 142,466 | 191,181 | 34.19% |
| Self-employed workers, primary job | 000601 | 16.35% | 52,317 | 55,737 | 6.54% |
| Other financial investment activities | 523900 | 7.50% | 24,003 | 33,826 | 40.93% |
| Other nondepository credit intermediation, including real estate credit and consumer lending | 522290 | 4.53% | 14,503 | 17,393 | 19.92% |
| Activities related to credit intermediation | 522300 | 1.99% | 6,367 | 8,244 | 29.48% |
| Management of companies and enterprises | 551100 | 1.66% | 5,296 | 6,105 | 15.28% |
| Self-employed workers, secondary job | 000602 | 1.35% | 4,308 | 4,288 | -0.45% |
| Other investment pools and funds | 525900 | 0.56% | 1,783 | 2,503 | 40.41% |
| Direct insurance (except life, health, and medical) carriers | 524120 | 0.30% | 965 | 1,008 | 4.52% |
| Management, scientific, and technical consulting services | 541600 | 0.27% | 848 | 1,514 | 78.52% |
| Wholesale electronic markets and agents and brokers | 425100 | 0.24% | 764 | 867 | 13.48% |
| Employment services | 561300 | 0.14% | 437 | 553 | 26.56% |
| Insurance and employee benefit funds | 525100 | 0.13% | 405 | 499 | 23.23% |
| Electric power generation, transmission and distribution | 221100 | 0.11% | 347 | 319 | -8.03% |
| Automobile dealers | 441100 | 0.09% | 275 | 312 | 13.44% |

Top Industries for Financial Analysts

| Industry | NAICS | % in Industry | Employment | Projected Employment | % Change |
|---|--------|---------------|------------|----------------------|----------|
| Other financial investment activities | 523900 | 12.23% | 26,970 | 43,500 | 61.29% |
| Management of companies and enterprises | 551100 | 10.11% | 22,307 | 28,287 | 26.81% |
| Securities and commodity contracts, brokerages, and exchanges | 5231-2 | 9.55% | 21,064 | 37,617 | 78.59% |
| Self-employed workers, primary job | 000601 | 7.82% | 17,254 | 22,058 | 27.84% |



| | | | | | |
|--|--------|-------|--------|--------|---------|
| Depository credit intermediation | 522100 | 7.68% | 16,950 | 19,010 | 12.15% |
| Accounting, tax preparation, bookkeeping, and payroll services | 541200 | 3.87% | 8,546 | 11,149 | 30.46% |
| Management, scientific, and technical consulting services | 541600 | 3.32% | 7,315 | 14,366 | 96.38% |
| Computer systems design and related services | 541500 | 2.05% | 4,532 | 6,731 | 48.52% |
| Direct insurance (except life, health, and medical) carriers | 524120 | 1.99% | 4,386 | 5,043 | 14.98% |
| Other nondepository credit intermediation, including real estate credit and consumer lending | 522290 | 1.77% | 3,914 | 4,225 | 7.93% |
| General medical and surgical hospitals, public and private | 622100 | 1.53% | 3,376 | 4,112 | 21.78% |
| Colleges, universities, and professional schools, public and private | 611300 | 1.44% | 3,184 | 3,918 | 23.06% |
| Computer and peripheral equipment manufacturing | 334100 | 1.29% | 2,837 | 2,043 | -28.00% |
| State government, excluding education and hospitals | 929200 | 1.25% | 2,755 | 2,974 | 7.94% |
| Other investment pools and funds | 525900 | 1.20% | 2,638 | 4,074 | 54.45% |